

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

JOHN E. GRAHAM, JR.
VIRGINIA M. GRAHAM
Debtor(s)

Case No. 15-70474JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2015.
- 2) The plan was confirmed on 11/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/28/2016, 03/03/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/01/2020.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$88,728.00.
- 10) Amount of unsecured claims discharged without payment: \$11,623.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$111,592.37
Less amount refunded to debtor \$6,337.45

NET RECEIPTS: \$105,254.92

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,648.00
Court Costs \$0.00
Trustee Expenses & Compensation \$4,904.42
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,552.42

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	251.00	242.13	242.13	242.13	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	310.00	298.17	298.17	298.17	0.00
BLACKWELL RECOVERY	Secured	6,549.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	1,037.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	1,158.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	406.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTIONS LLC	Unsecured	161.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	308.00	NA	NA	0.00	0.00
GEISINGER HEALTH SYSTEM++	Unsecured	166.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Secured	5,848.00	NA	4,268.40	4,268.40	895.18
INTERNAL REVENUE SERVICE*	Unsecured	0.00	891.70	891.70	891.70	0.00
INTERNAL REVENUE SERVICE*	Priority	5,911.00	5,948.53	5,948.53	5,948.53	0.00
LANCASTER COLLECTIONS	Unsecured	269.00	NA	NA	0.00	0.00
OCEAN BEACH CLUB LLC D/B/A GOI	Secured	7,088.00	6,929.80	0.00	0.00	0.00
OCEAN BEACH CLUB OWNERS ASSC	Secured	NA	4,888.00	0.00	0.00	0.00
PARAMOUNT RECOVERY SYSTEMS-	Unsecured	34.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	522.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	50.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	50.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	522.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES	Unsecured	2,194.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	0.00	15,370.18	15,370.18	15,370.18	0.00
PNC BANK NA	Secured	66,715.00	78,557.37	0.00	40,761.01	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	558.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	751.00	NA	NA	0.00	0.00
RECEIVABLE MANAGEMENT SERVI	Unsecured	178.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA ASGN	Secured	6,479.00	6,273.46	6,273.46	6,273.46	1,028.91
SPRINGLEAF FUNDING TRUST 2013-I	Secured	5,324.00	4,352.44	3,781.79	3,781.79	694.42
STATE COLLEGE FCU	Priority	NA	NA	NA	8,384.32	0.00
UGI CENTRAL PENN GAS	Unsecured	3,259.00	NA	NA	0.00	0.00
US DEPARTMENT OF HUD**	Secured	NA	7,864.30	7,864.30	7,864.30	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$7,864.30	\$48,625.31	\$0.00
Mortgage Arrearage	\$15,370.18	\$15,370.18	\$0.00
Debt Secured by Vehicle	\$10,541.86	\$10,541.86	\$1,924.09
All Other Secured	\$3,781.79	\$3,781.79	\$694.42
TOTAL SECURED:	\$37,558.13	\$78,319.14	\$2,618.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,948.53	\$14,332.85	\$0.00
TOTAL PRIORITY:	\$5,948.53	\$14,332.85	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,432.00	\$1,432.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,552.42</u>	
Disbursements to Creditors	<u>\$96,702.50</u>	
TOTAL DISBURSEMENTS :		<u>\$105,254.92</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/02/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.